## Case 14-13103-amc Doc 96 Filed 08/10/19 Entered 08/11/19 00:39:23 Desc Imaged

Certificate of Notice Page 1 of 3
United States Bankruptcy Court States Bankruptčy Eastern District of Pennsylvania

Case No. 14-13103-amc In re: Thomas G. Plummer Chapter 13 Debtor

## CERTIFICATE OF NOTICE

District/off: 0313-2 User: PaulP Page 1 of 1 Date Rcvd: Aug 08, 2019 Form ID: 3180W Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2019.

420 Grape St., db +Thomas G. Plummer, Warminster, PA 18974-4710 13356773

++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Dept, PO Box 630267, Irving, Texas 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: megan.harper@phila.gov Aug 09 2019 02:46:35 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2019 02:46:16 smg

Pennsylvania Department of Revenue, Bankruptcy Division, Harrisburg, PA 17128-0946 P.O. Box 280946,

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 09 2019 02:46:26 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, +E-mail/Text: bankruptcy@cavps.com Aug 09 2019 02:46:24 Cava Philadelphia, PA 19106-4404

13307485 Cavalry SPV I, LLC, Valhalla, NY 10595-2321

500 Summit Lake Drive, Ste 400, Valh EDI: DISCOVER.COM Aug 09 2019 06:43:00 13307088 Discover Bank, DB Servicing Corporation,

PO Box 3025, New Albany, OH 43054-3025

+EDI: GMACFS.COM Aug 09 2019 06:43:00 13289445 GMAC Mortgage, PO Box 9001719,

Louisville, KY 40290-1719 EDI: PRA.COM Aug 09 2019 06:43:00 13385494 Portfolio Recovery Associates, LLC,

POB 41067, Norfolk, VA 23541

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2019 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor NATIONSTAR MORTGAGE LLC paeb@fedphe.com ANDREW F GORNALL on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@kmllawgroup.com,

bkgroup@kmllawgroup.com KEVIN S. FRANKEL on behalf of Creditor THOMAS I. PULEO

NATIONSTAR MORTGAGE LLC pa-bk@logs.com on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com,

bkgroup@kmllawgroup.com

TUDOR MIHAI NEAGU on behalf of Debtor Thomas G. Plummer tudorescue@gmail.com,

tudorescue2@gmail.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,

philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

TOTAL: 7

Case 14-13103-amc Doc 96 Filed 08/10/19 Entered 08/11/19 00:39:23 Desc Imaged

	C.eniiicale oi Nolice	<u> Paue 2 01 3                                 </u>
Information to	identify the case:	. 490 2 01 0
Debtor 1	Thomas G. Plummer	Social Security number or ITIN xxx-xx-9305
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN
		Social Security number or ITIN
	First Name Middle Name Last Name	EIN
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14–13103–amc		

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas G. Plummer

8/8/19

By the court:

Ashely M. Chan

United States Bankruptcy Judge

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained:

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Form 3180W Chapter 13 Discharge page 2